

PATHWAY BANCORP

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3304361	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$156	\$144	-7.5%		
Loans	\$104	\$99	-4.6%		
Construction & development	\$2	\$1	-55.6%		
Closed-end 1-4 family residential	\$10	\$8	-26.2%		
Home equity	\$0	\$0	-15.1%		
Credit card	\$0	\$0			
Other consumer	\$3	\$4	28.0%		
Commercial & Industrial	\$19	\$16	-19.8%		
Commercial real estate	\$7	\$10	37.9%		
Unused commitments	\$28	\$25	-9.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$9	77.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$23	\$18	-18.4%		
Cash & balances due	\$9	\$9	8.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$142	\$131	-8.2%		
Deposits	\$130	\$120	-7.1%		
Total other borrowings	\$12	\$10	-19.5%		
FHLB advances	\$12	\$10	-19.8%		
Equity					
Equity capital at quarter end	\$14	\$14	0.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	7.7%	--		
Tier 1 risk based capital ratio	11.8%	10.2%	--		
Total risk based capital ratio	13.0%	11.4%	--		
Return on equity ¹	4.0%	3.3%	--		
Return on assets ¹	0.4%	0.3%	--		
Net interest margin ¹	3.5%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	39.3%	56.2%	--		
Loss provision to net charge-offs (qtr)	0.0%	17.4%	--		
Net charge-offs to average loans and leases ¹	0.5%	4.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	64.2%	0.0%	1.4%	6.6%	--
Closed-end 1-4 family residential	17.9%	8.2%	0.0%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	1.0%	0.0%	0.2%	--
Commercial & Industrial	4.8%	4.3%	0.6%	6.8%	--
Commercial real estate	5.4%	7.4%	0.0%	0.0%	--
Total loans	6.9%	3.1%	0.4%	1.3%	--